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FAX COVER LETTER

April 20, 2004

TO: Examiner Pierre E. Elisca
COMPANY: U.S. Patent and Trademark Office
PHONE:
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FROM: Christopher R. Hilberg
DIRECT DIAL: 612.607.7386
EMAIL Chilberg@Oppenheimer.com
RE: Serial No. 09/470,042
Attorney Docket No. 60021-340001

COMMENTS: I hereby certify that this correspondence is being transmitted via facsimile to Examiner Pierre Elisca at the U.S. Patent and Trademark Office on April 20, 2004.

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Serial No 09/470,042
 In reply to Office Action mailed January 20, 2004
 Page 1 of 12

PATENT**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the application of:

Cheah Wee Leong
 Ser. #: 09/470,042
 Filed: December 22, 1999
 For: AN ELECTRONIC MENU
 DOCUMENT CREATOR IN A
 VIRTUAL FINANCIAL
 ENVIRONMENT

Examiner: Elisca, Pierre E.

Art Unit: 3621

Atty. Docket #: 60021-340001
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AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

This paper is responsive to the final Office Action dated January 20, 2004.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.